

KASAAN TRIBAL HOUSING SURVEY ANALYSIS

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Prepared for



Regional Housing Authority

by Rain Coast Data



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SUMMARY

KEY FINDINGS AND ANALYSIS

The most pressing housing need in Kasaan, according to the survey, is more energy efficiency in current homes, which 60% of survey respondents say is a high priority. This is matched by a call to renovate existing homes (60%) and more affordable housing (60%).

In a forced ranking exercise of six possible answers, 38% of respondents felt that increased energy efficiency of existing homes was the most important priority. When asked which Tlingit Haida Regional Housing Authority (THRHA) housing program was of most interest to Kasaan households, the most common answer was "Access to funding to help renovate my home."

Sixty percent of households surveyed live in single family homes, and 10% are in multi-family units. Another 10% live in mobile homes. Twenty percent live in alternative housing such as cabins or short-term housing.

Forty percent of survey respondents rent their homes in Kasaan. Half of respondents own their homes. The average household size is 2.4 people, and 44% percent of surveyed households have children living in them. For those homes with children, an average of 1.5 children are present in the home. One-third of survey respondents report that a member of their household would prefer to own a home but does not.

Ten percent of the households surveyed include a single parent, and 30% have a member over 60 years of age. Ten percent of households include a person with a disability, and no homes include a veteran.

“THRHA has done remarkable work in Kasaan throughout the years; Kasaan wouldn't be what we are today without THRHA.”
Kasaan survey respondent

Forty percent of respondents indicate their homes are in good or excellent condition, while 50% said the conditions were adequate. Ten percent of respondents said the condition of their homes was poor. Only one in five households (20%) reported a problem with mold in their homes. Eighty-nine percent of the households are low income, according to federal Housing and Urban Development (HUD) criteria.

Kasaan respondents who are homeowners have an average monthly mortgage of \$1,530. Average rent is \$670, before utilities. Twenty percent of respondents are cost-burdened, which is defined as spending 30% or greater of household income toward housing costs. This includes the 10% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

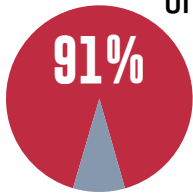
Kasaan households have the lowest average home value of THRHA's 12 regional partner communities, along with the youngest housing stock and fewest average number of people per household. Kasaan households are the least likely to contain children, persons with disabilities, or veterans. They have the shortest tenure in their homes. Kasaan households are also the least likely to say that they are housing cost burdened.

KASAAN TRIBAL HOUSING INFOGRAPHIC

TOTAL ALASKA NATIVE HOUSEHOLDS
(ESTIMATED)

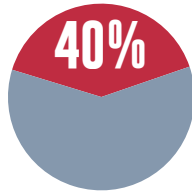
= **11**

OF THESE



PARTICIPATED IN THE SURVEY

RENTERS =



AVERAGE HOME VALUE

= **\$86,667**

AVERAGE ANNUAL HOUSEHOLD
INCOME

= **\$39,111**



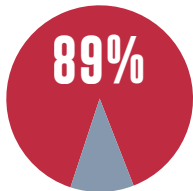
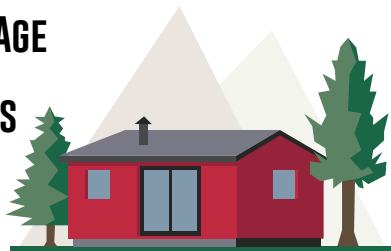
AVERAGE MORTGAGE = **\$1,530**

AVERAGE RENT = **\$670**



AVERAGE HOME AGE

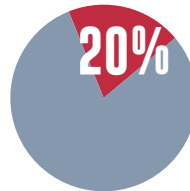
= **28** YEARS



OF HOUSEHOLDS ARE
LOW-INCOME

PEOPLE PER HOUSEHOLD

= **2.4**



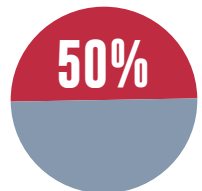
= SAY THEY ARE
OVERCROWDED

AVERAGE CHILDREN UNDER 18 = **1.5**

FOR HOMES WITH CHILDREN

44% OF HOUSEHOLDS HAVE KIDS

EMPLOYMENT STATUS =
HOUSEHOLDS WITH FULL TIME
EMPLOYED HOUSEHOLD MEMBER (S)



30%

A MEMBER OVER 60

A SINGLE PARENT

10%

10%

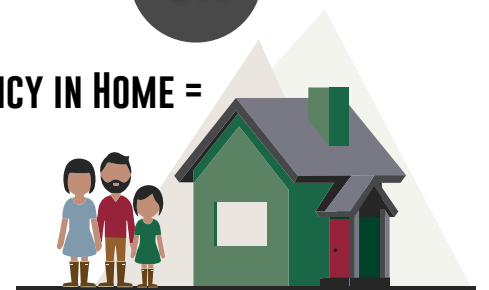
A PERSON WITH A DISABILITY

A VETERAN

0%

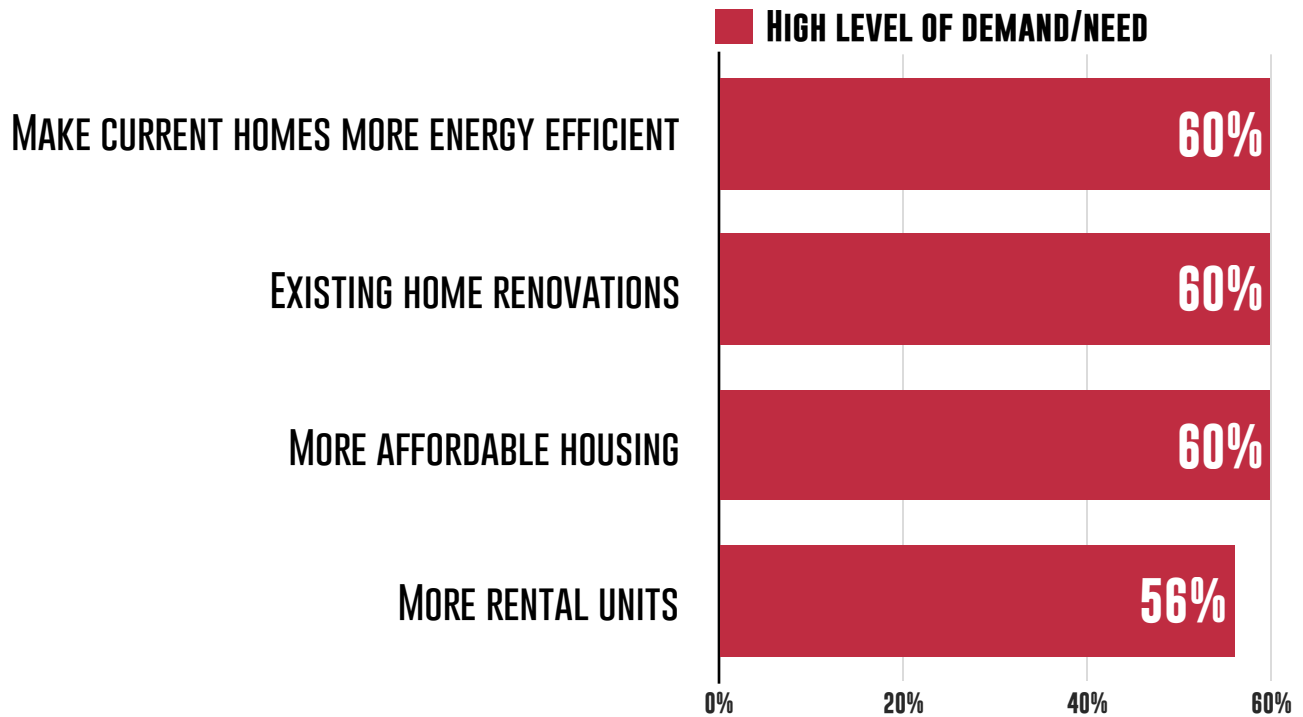
AVERAGE RESIDENCY IN HOME =

8 YEARS



KASAAN'S TOP PRIORITIES

How important are the following tribal housing needs in Southeast?
(Top answers)



What is the most important tribal priority for housing improvements? (Top choice)



Kasaan was the only THRHA community to rank *increase the energy efficiency of their existing homes* as their top priority.

SURVEY METHODOLOGY

The Tlingit Haida Regional Housing Authority (THRHA) contracted with SALT to conduct a tribal housing needs assessment in each of their 12 tribal partnership communities, including Kasaan. A community housing needs assessment survey must to be completed every three years in tribal communities. The housing assessment provides a data-based evaluation of community needs and goals. The survey asked tribal households to respond to 35 questions about their homes, housing preferences, household costs, and finances. This information will be used in the development of Organized Village of Kasaan's three-year housing plan.

Rain Coast Data designed the survey instrument on behalf of SALT with input from THRHA. The web-based survey was administered electronically from April 1st through April 30th 2019. Paper copies were also made available to survey participants.

A total of 10 Kasaan Alaska Native households responded to the survey. Responses received total 91% of all Alaska Native households in Kasaan. Due to this high response rate, the survey findings have a 95% confidence level with an 10% confidence interval. There are an estimated 11 Alaska Native or American Indian households in Kasaan, out of 36 total occupied households in the community.

THRHA is the tribally designated housing entity for 12 tribes in Southeast Alaska, including the Organized Village of Kasaan. THRHA's mission is to connect Southeast Alaskans with sustainable housing opportunities and innovative financial solutions.

All 12 community survey reports, as well as the overall regional report, can be found on THRHA's website: www.regionalhousingauthority.org.

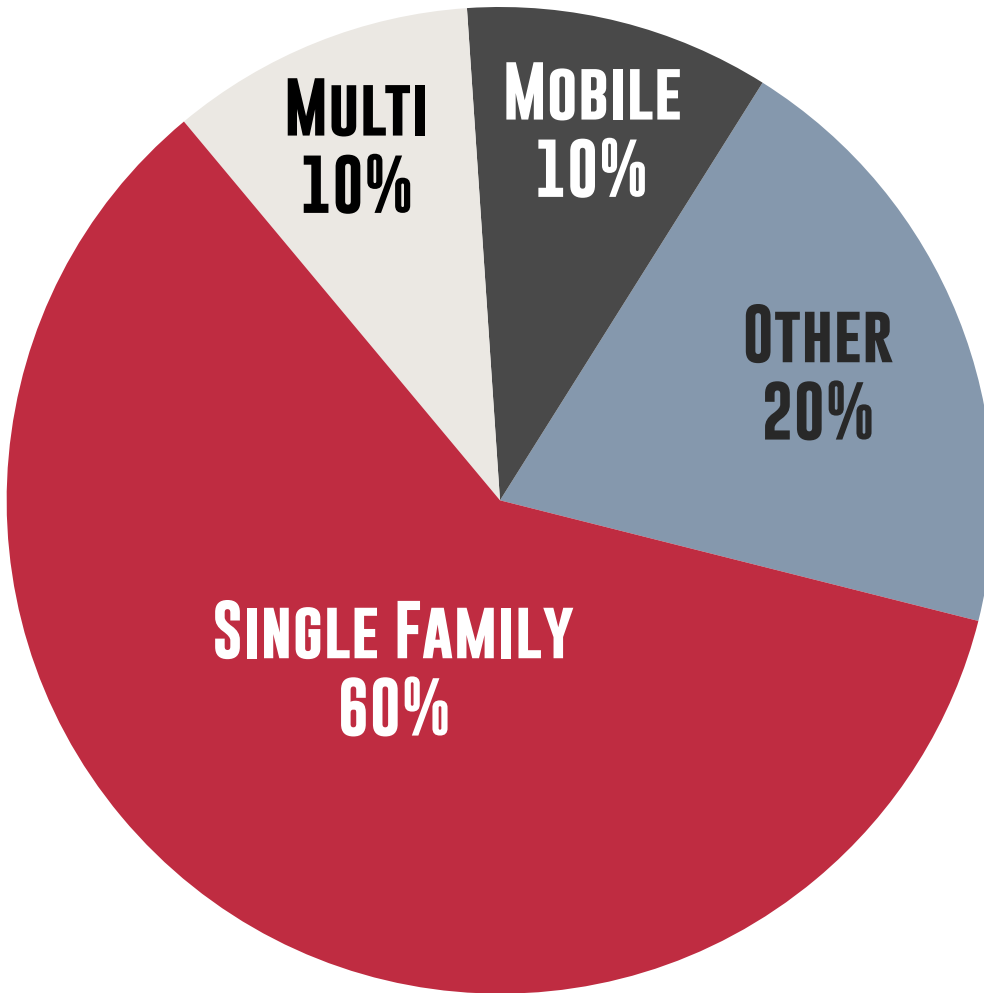
Survey Responses and Tribal Households in Kasaan, Alaska

Occupied Housing Units by Race of Householder	Count
Alaska Native Households (only)	9
Alaska Native Households in combination (estimated)	2
Estimated Alaska Native Households	11
Total Households Surveyed	10
Percent of Total Tribal Households Surveyed	91%
Data confidence level with a 10% confidence interval	95%

Data Source: 2013-2017 American Community Survey 5-Year Estimates, Organized Village of Kasaan counts.

KASAAN HOUSING STRUCTURES

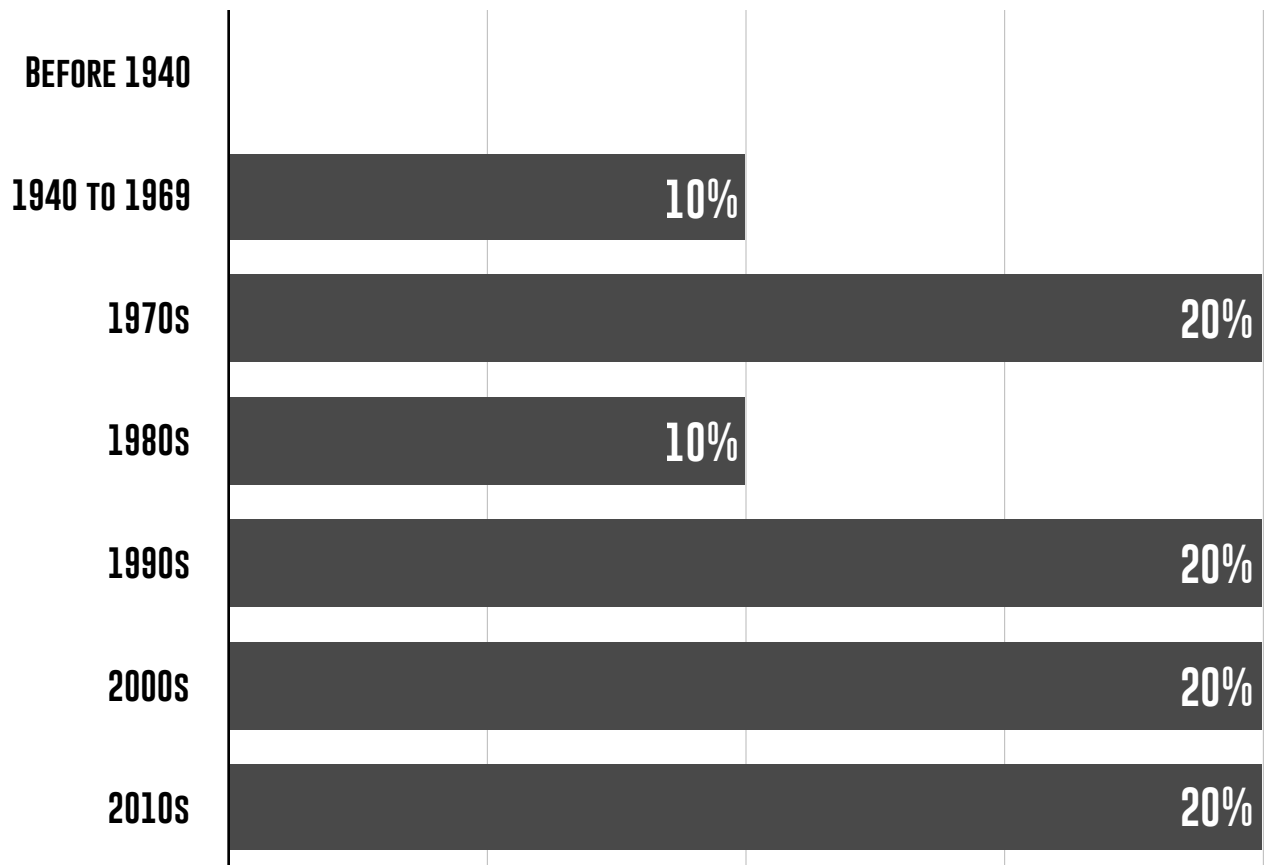
WHAT TYPE OF HOME DO YOU LIVE IN?



The majority of tribal households in Kasaan (60%) live in single family home structures. Only 10% of households live in a multi-unit structure such as an apartment or duplex, while an additional 10% live in mobile homes. Ten percent live in a cabin, and 10% live in short-term housing.

Answer Options	Response Percent
Single family home	60%
Multi-family (apartment/duplex)	10%
Mobile home	10%
Cabin	10%
Short-term	10%

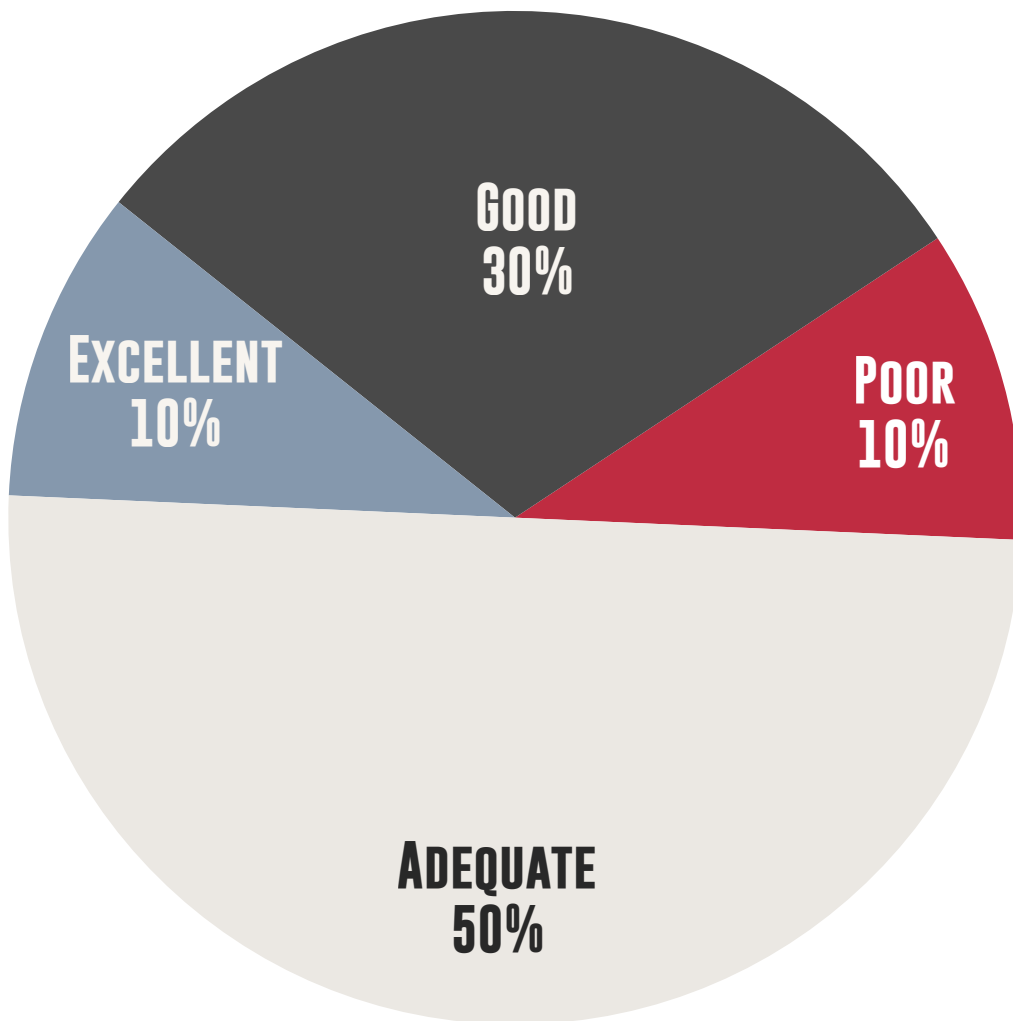
WHAT YEAR WAS YOUR HOUSE BUILT?



Average Age of Home
= 28 Years

The homes in the community are an average of 28 year years old, with more than half (60%) built in the 1990s through the 2010s. Only 10% of respondents' homes were built prior to the 1970s.

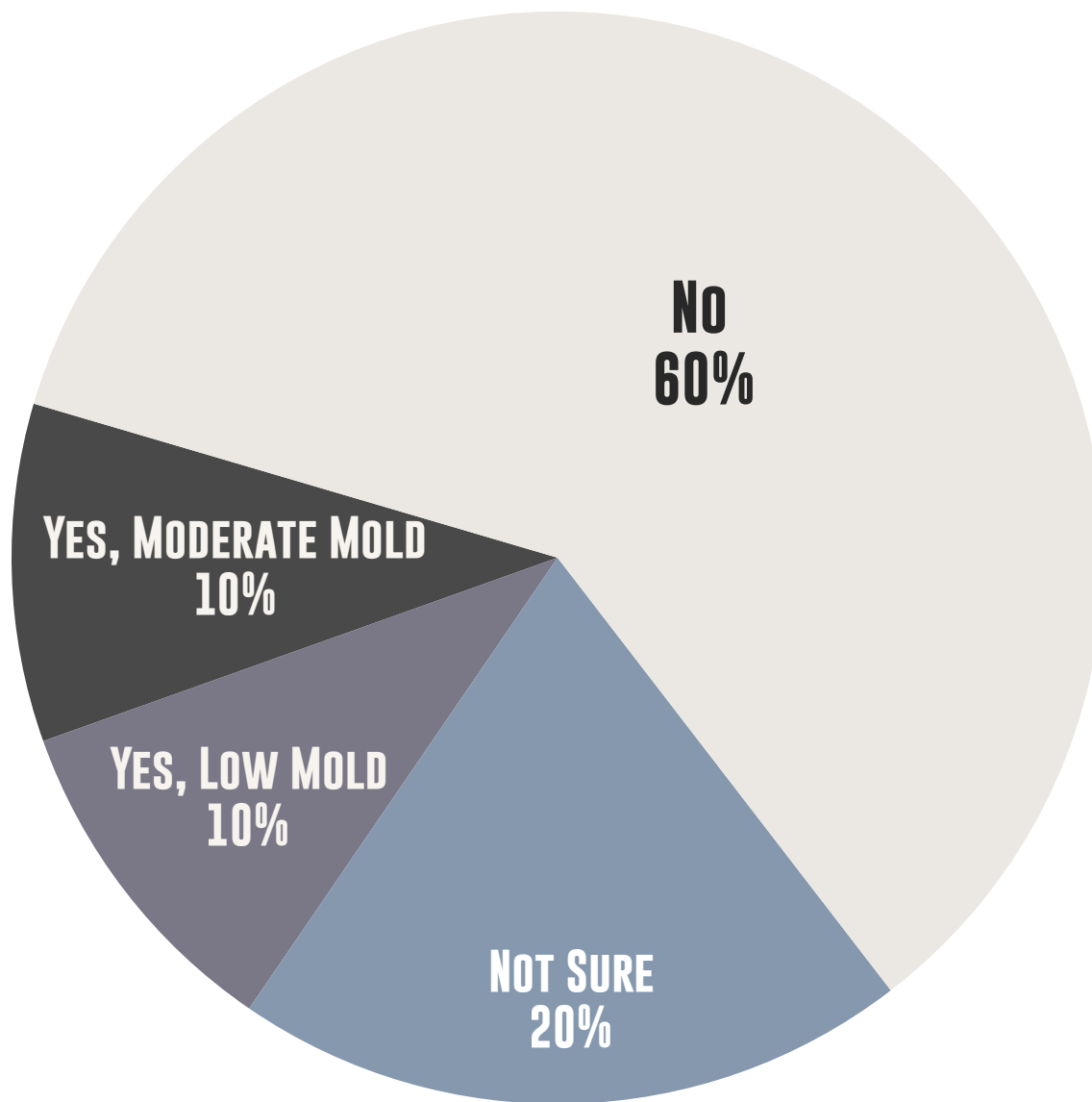
RATE THE OVERALL CONDITION OF YOUR HOME



Forty percent of tribal households said their homes were in good or excellent shape. Fifty percent indicated that their living conditions were adequate, while 10% said the condition of their home was poor.

Answer Options	Response Percent
Adequate (repairs needed to improve living conditions)	50%
Excellent (very few repairs or changes needed)	10%
Good (a few minor repairs would be nice)	30%
Not Livable (we are currently unable to live in our home)	0%
Poor (major repairs needed to make it safe and livable)	10%

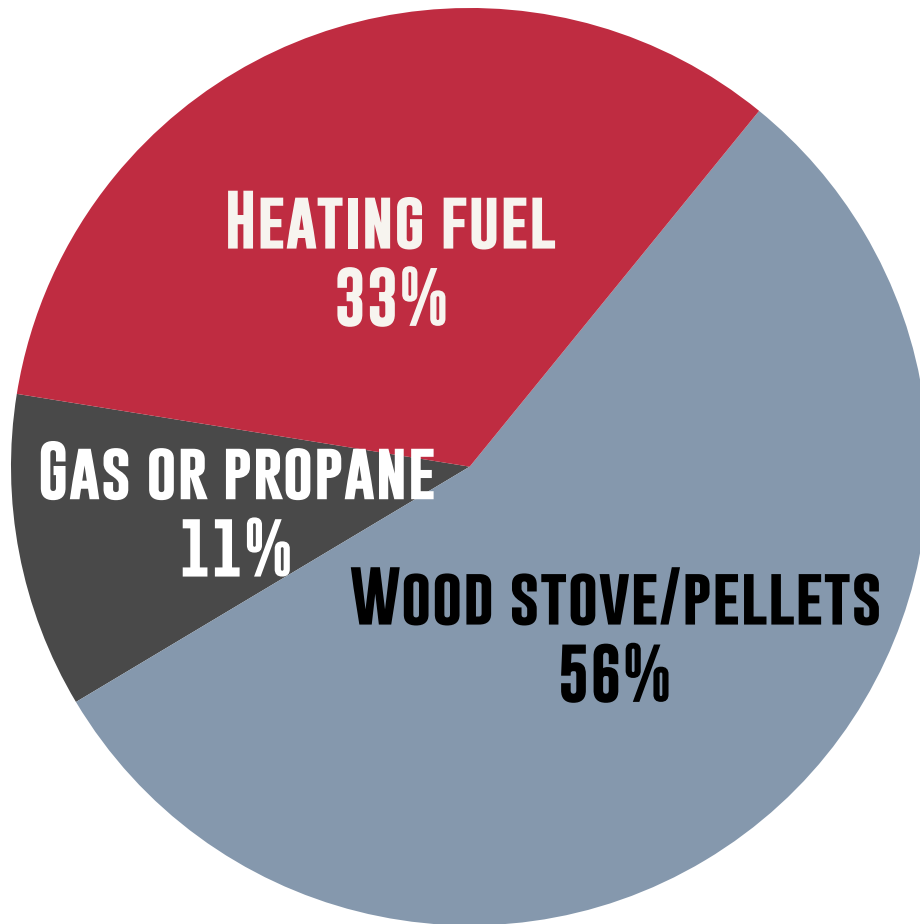
DOES YOUR HOME HAVE ISSUES WITH MOLD?



Mold Issue = **20%**

Twenty percent of tribal households have a problem with mold in their homes. No respondents called their mold issues "severe." Severe mold is defined as more than 10 square feet, moderate is defined as mold spots throughout the house, while low is mold in a single room only. Three-fifths of households (60%) said they have no mold in their homes, while an additional 20% were not sure.

WHAT DO YOU USE PRIMARILY TO HEAT YOUR HOME?



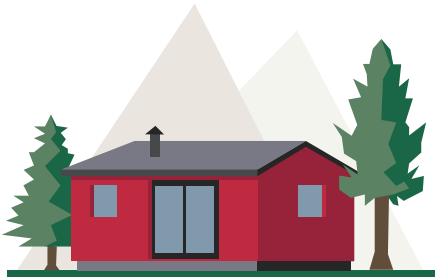
More than half (56%) of tribal households heat their home using a wood stove or pellets, while 11% use heating fuel and 11% use gas or propane. Overall, the average cost of heating was estimated at \$466 in a winter month.

What is your heating fuel bill in a winter month?	Average response
Overall Average	\$466

KASAAN HOME FINANCES

WHAT IS THE ASSESSED VALUE OF YOUR HOME?

Average Value = **\$86,667**



Mobile Home Value
= **\$10,000**



Single Family Home Value
= **\$102,000**

The average value of a home owned by an Alaska Native in Kasaan is \$86,667. Mobile homes are worth an average of \$10,000 and single family homes are valued at \$102,000.

WHAT IS YOUR CURRENT MORTGAGE OR RENT (EXCLUDING UTILITIES)?



Average Rent
= \$670



Average Mortgage
= \$1,530

Own home with no mortgage = **40%**

The average monthly rent paid by Kasaan tribal householders is \$670, while the average mortgage (excluding those who have completed paying off their house and have no payments) is \$1,530. These figures do not include heat, electricity, water, or sewer. Forty percent of all tribal households own their own homes, but no longer have a mortgage.

WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME?

Average Household Income
= \$39,111



- Rental Household = **\$34,667 average**
- Home Ownership Household = **\$45,800 average**

The average income of Kasaan tribal households (of those reporting an income above \$0) is \$39,111. Those paying rent had an average household income of \$34,667 while those who own their own homes earn an average of \$45,800 annually.

HOUSING AND URBAN DEVELOPMENT INCOME LIMITS

(By number of household members)

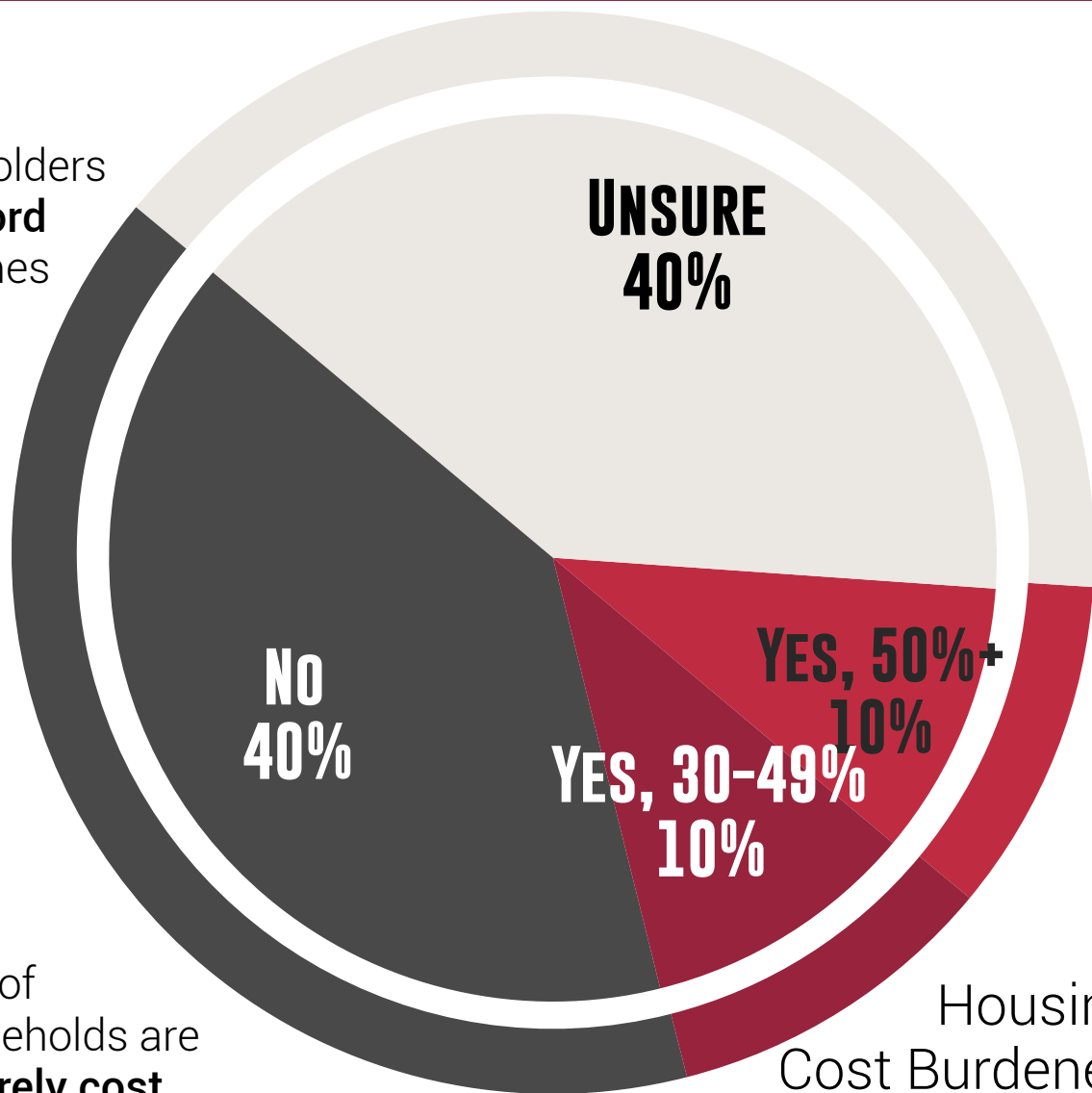
HUD Income Limits by Household Size for Kasaan								
Household Income	1	2	3	4	5	6	7	8
Extremely Low (30%) Income Limits	\$17,500	\$21,130	\$26,660	\$32,190	\$37,720	\$43,250	\$48,780	\$54,310
Very Low (50%) Income Limits	\$29,200	\$33,400	\$37,550	\$41,700	\$45,050	\$48,400	\$51,750	\$55,050
Low (80%) Income Limits	\$46,700	\$53,400	\$60,050	\$66,700	\$72,050	\$77,400	\$82,750	\$88,050

Percentage of Kasaan households within HUD Income Limits (by number of household members)									
Household Income	1	2	3	4	5	6	7	8	Housholds in category
Extremely Low (30%) Income Limits	0%	22%	11%	0%	11%	0%	0%	0%	44%
Very Low (50%) Income Limits	11%	33%	11%	0%	11%	0%	0%	0%	67%
Low (80%) Income Limits	11%	44%	22%	0%	11%	0%	0%	0%	89%

According to HUD's 2019 income limits, 89% of Kasaan's tribal households are low income, 67% are very low income, and 44% are extremely low income.

DO YOU SPEND MORE THAN 30% OF YOUR HOUSEHOLD INCOME TOWARDS HOUSING COSTS?

40% of householders **can afford** the homes they are living in



10% of households are **severely cost burdened**

Housing Cost Burdened = **20%**

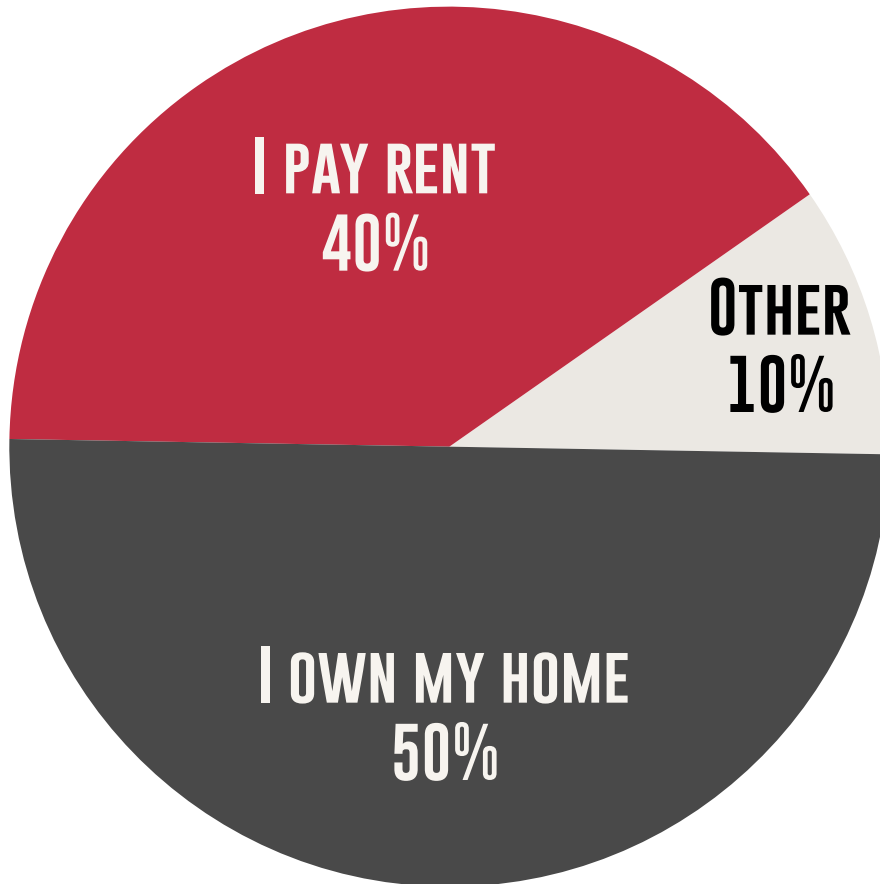
Costs of housing are a burden or severe burden to 20% of Kasaan respondents. The balance of residents have affordable costs, or are unsure of the monthly cost relative to income.

The 20% of respondents who are cost-burdened or severely cost-burdened—spending 30% or more of household income toward housing costs—includes 10% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

An additional 40% say they are uncertain what portion of their total household income goes toward housing costs.

KASAAN HOUSEHOLDERS

WHAT IS YOUR CURRENT HOUSING SITUATION?



Half (50%) of tribal householders live in a house that they own. This includes 40% of respondents own their home and no longer pay a mortgage. Twenty percent pay rent, either to a landlord, friend, or family member.

Answer Options	Response Percent
I own my home and pay a mortgage	10%
I own my home and do not pay a mortgage	40%
I pay rent	20%
I live with a friend or family member and pay rent	20%
Other	10%

NUMBER OF PEOPLE PER HOUSEHOLD

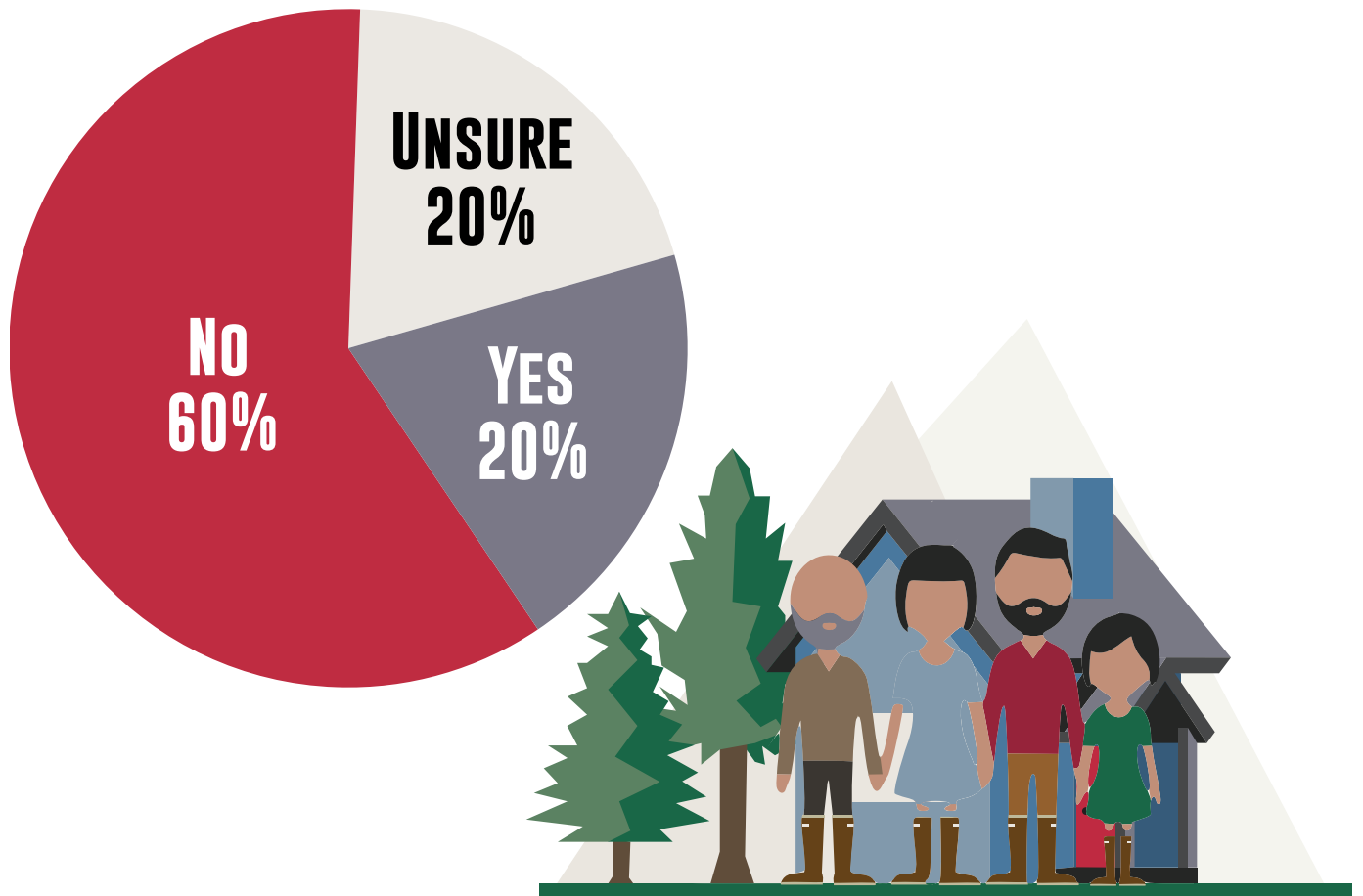


Average Household Size

= 2.4

The average household size of survey respondents is 2.4.

IS YOUR HOME OVERCROWDED?



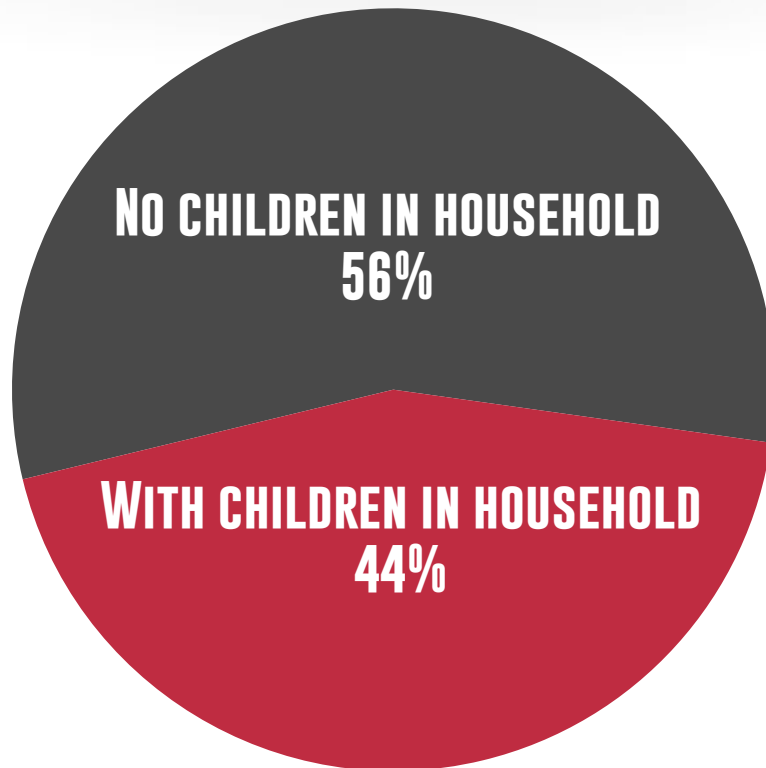
Average Household Size = **2.4**

Average Household Size for "Yes" = **4.0**

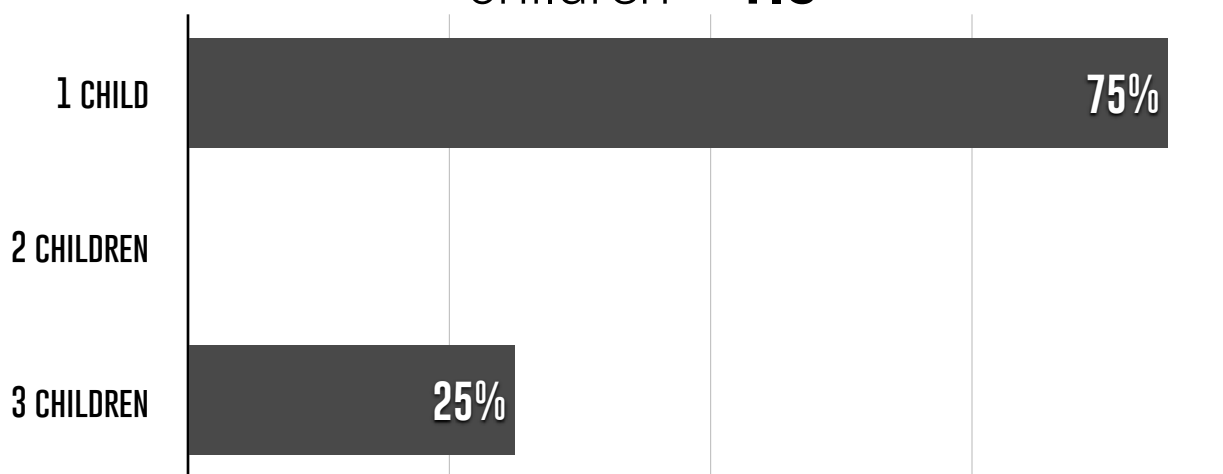
Average Household Size for "No" = **1.8**

Twenty percent of households survey say their homes are overcrowded. The overall average household size is 2.4 members. Those who say their home is overcrowded have a higher average household size of 4.0 people. Those who say that their homes are not overcrowded have an average household size of 1.8 people.

HOW MANY CHILDREN UNDER AGE 18 LIVE IN YOUR HOUSEHOLD?

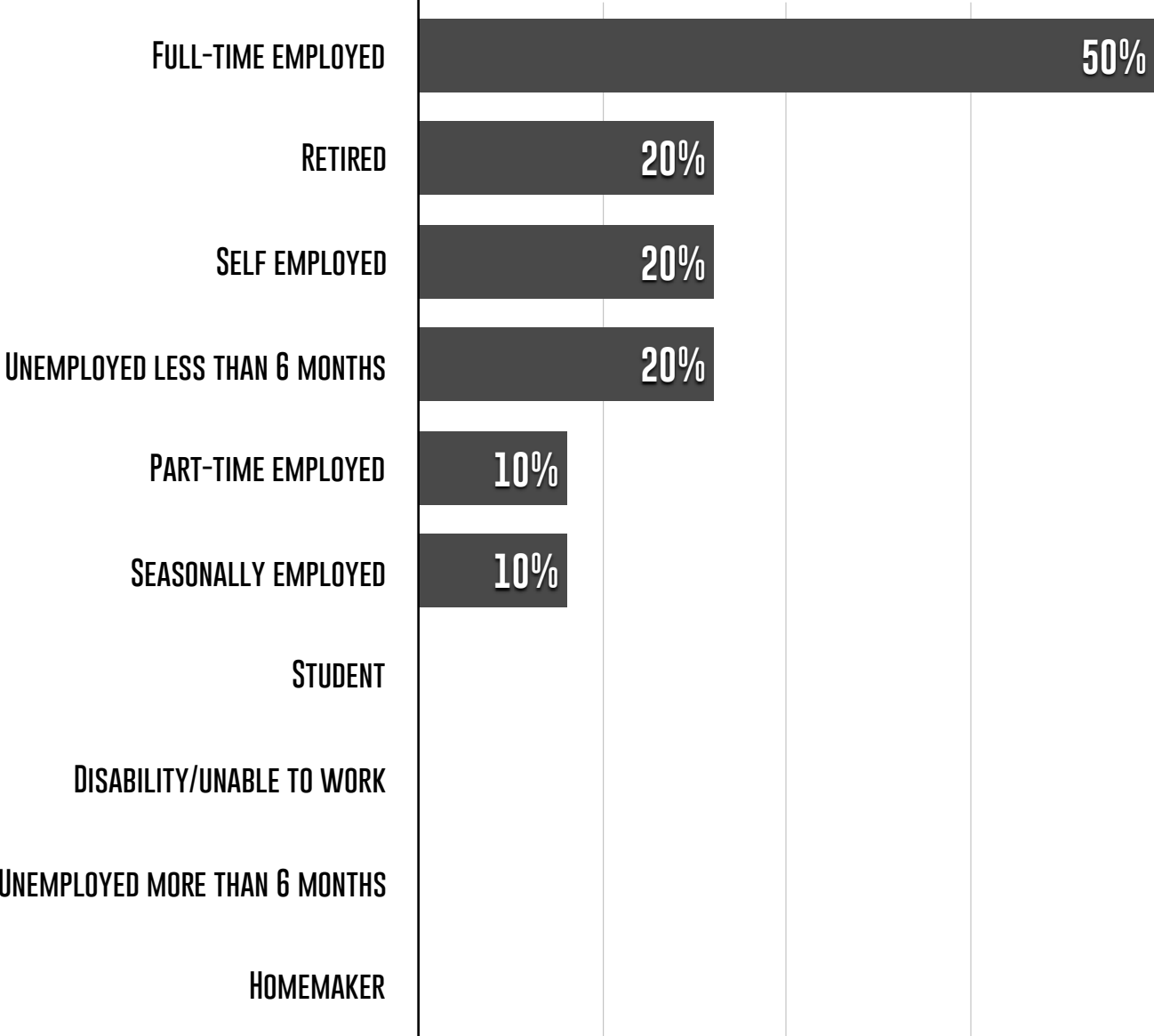


Average number of children in homes with children = **1.5**



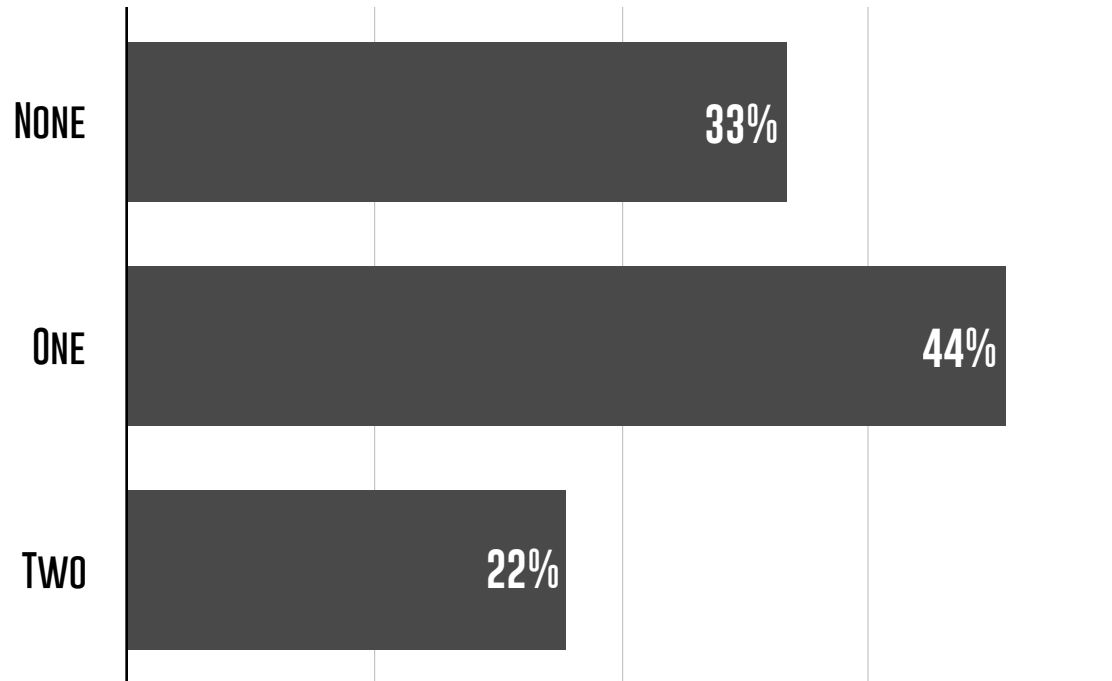
Less than half of Kasaan's tribal households (44%) have at least one child under the age of 18. The average number of children in a Kasaan tribal household with children is 1.5. For homes with children, three-quarters (75%) have one child, and one-quarter have three children.

WHAT IS THE CURRENT EMPLOYMENT STATUS OF HOUSEHOLD MEMBERS? (Check all that apply)



Fifty percent of households reported having at least one full-time employed householder. Twenty percent of households have a member who is self-employed, 20% have a member unemployed for less than six months, and another 20% have a member who is retired. Approximately 10% of respondents have a household member who is employed part-time, while another 10% has a household member who is employed seasonally.

HOW MANY ADULTS IN YOUR HOUSEHOLD ARE CURRENTLY EMPLOYED?

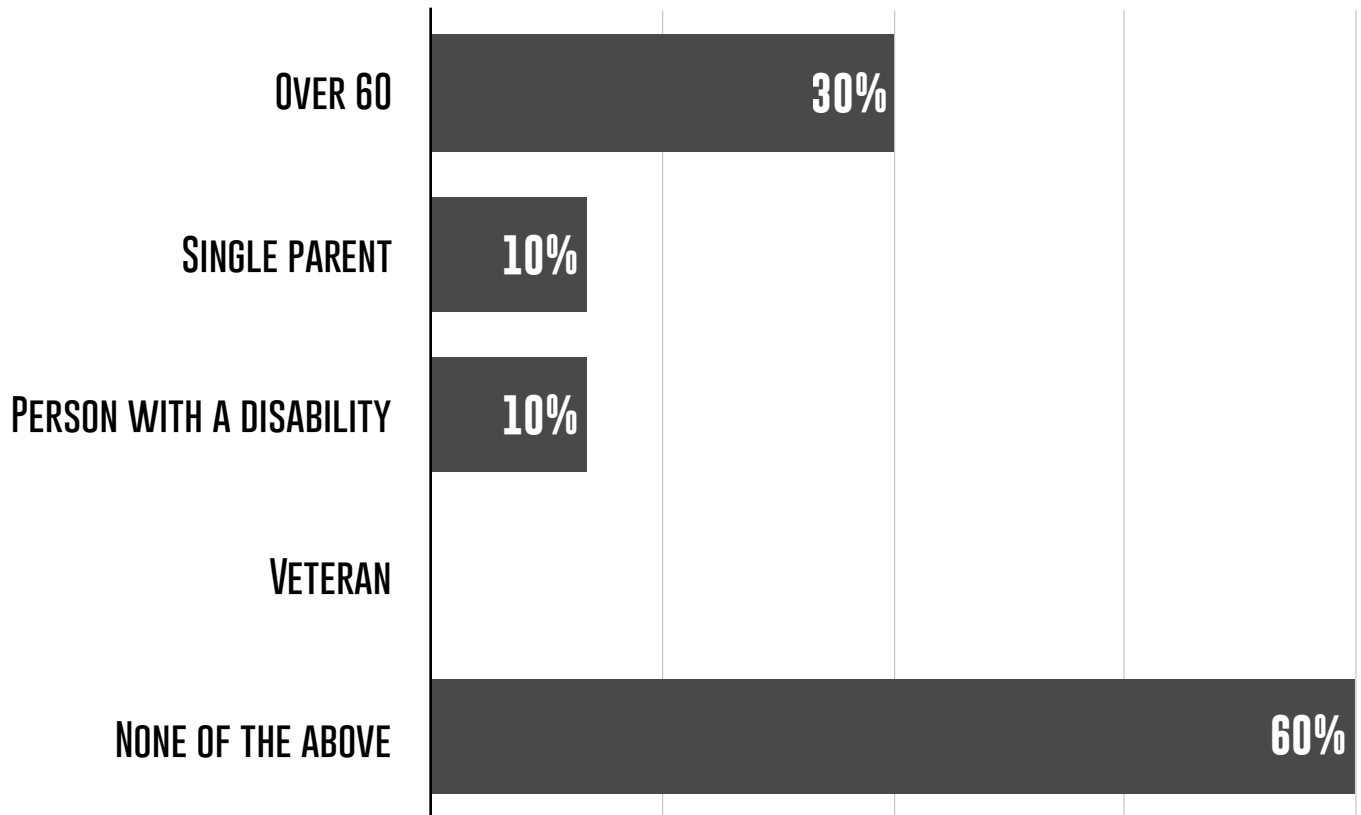


Average employed adults per household = **0.9**

We asked how many adults are currently employed in the household of the respondent. The most common response was one working adult, with 44% of respondents selecting this answer. Another 22% of households have two working adults. One-third of tribal households have no members with employment. The average response was 0.9 working adults per household.

MEMBERS OF HOUSEHOLD

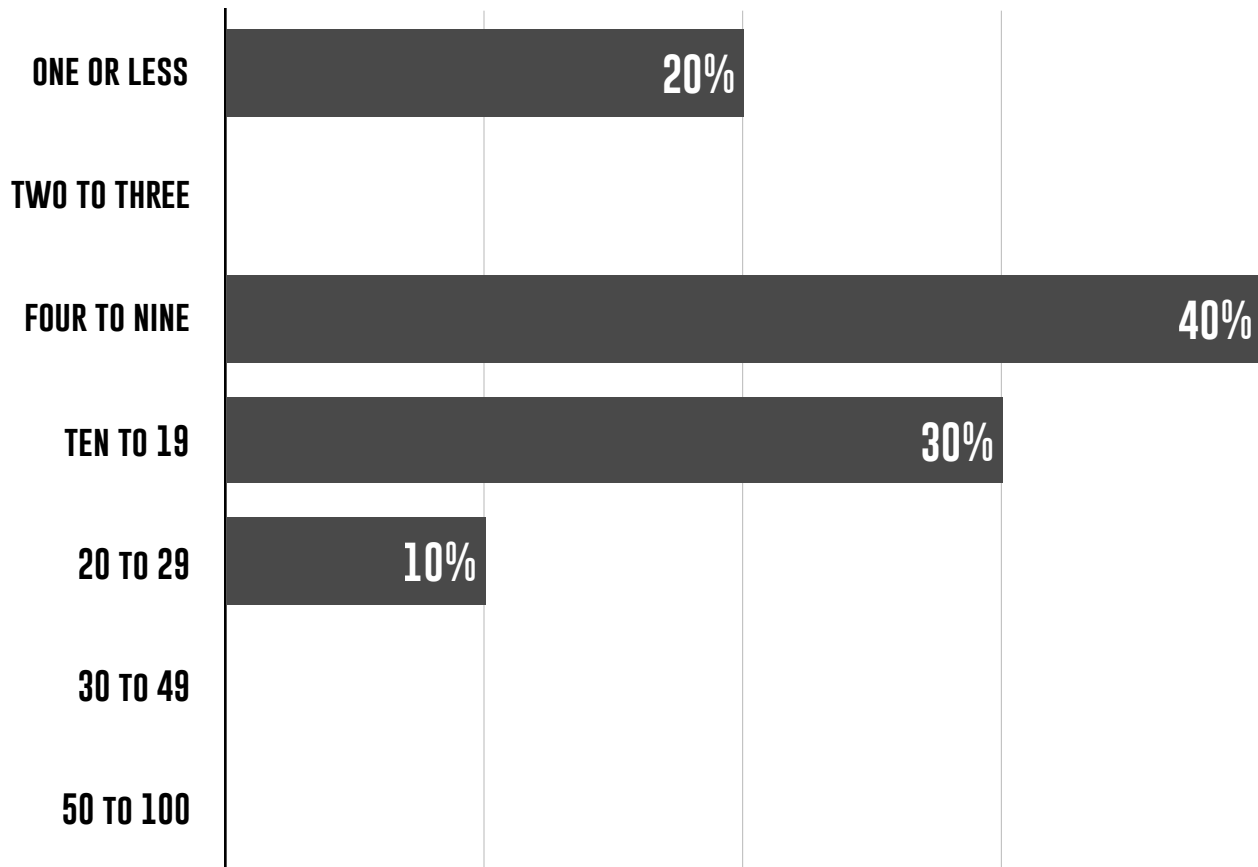
Check all that apply if any members of your household are:



Just under one-third of all tribal households (30%) contain a person over the age of 60. Ten percent of all tribal household have a member with a disability. Ten percent include a single parent, while no Kasaan tribal households include a veteran.

WHAT YEAR DID YOU (OR FIRST HOUSEHOLD MEMBER) MOVE INTO YOUR CURRENT HOME?

Converted into years of residency in current home:



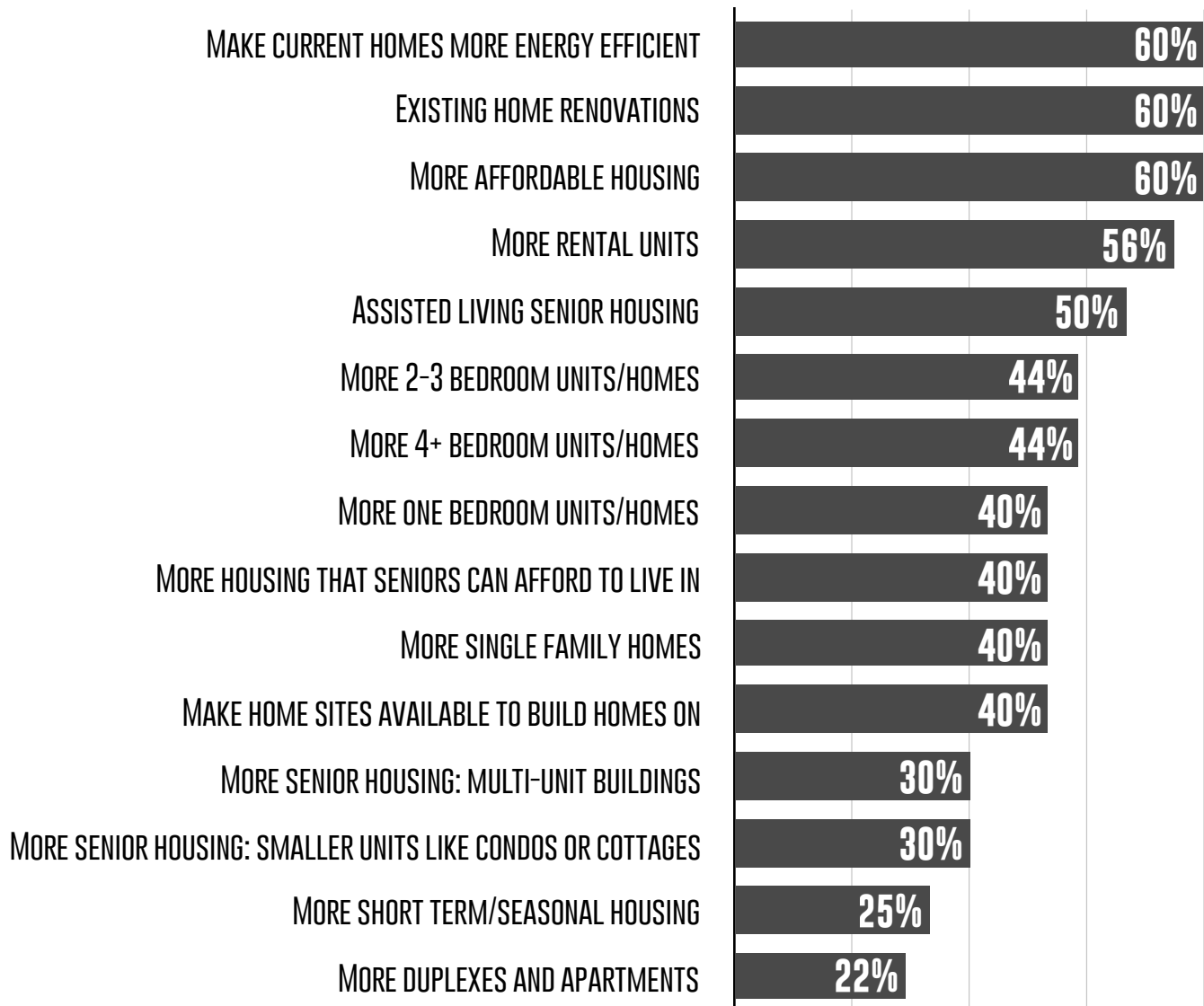
Average number of years in current home
= 8.3

None of Kasaan households surveyed have resided in their homes more more than 30 years. Forty percent had lived in their homes for more than ten years and less than 30 years. Sixty percent have been in their homes nine years or fewer. The average tenure of a Kasaan tribal household at the point this survey was conducted was 8.3 years.

KASAAN PRIORITIES AND PREFERENCES

HOW IMPORTANT ARE THE FOLLOWING TRIBAL HOUSING NEEDS?

Respondents saying this has a high level of demand or need



The most pressing housing need in Kasaan, according to the survey, is making homes more energy efficient, which 60% of survey respondents say is a high priority. This is followed by a call for existing home renovations (60%) and more affordable housing (60%). Kasaan was the only THRHA community without a clear top priority need.

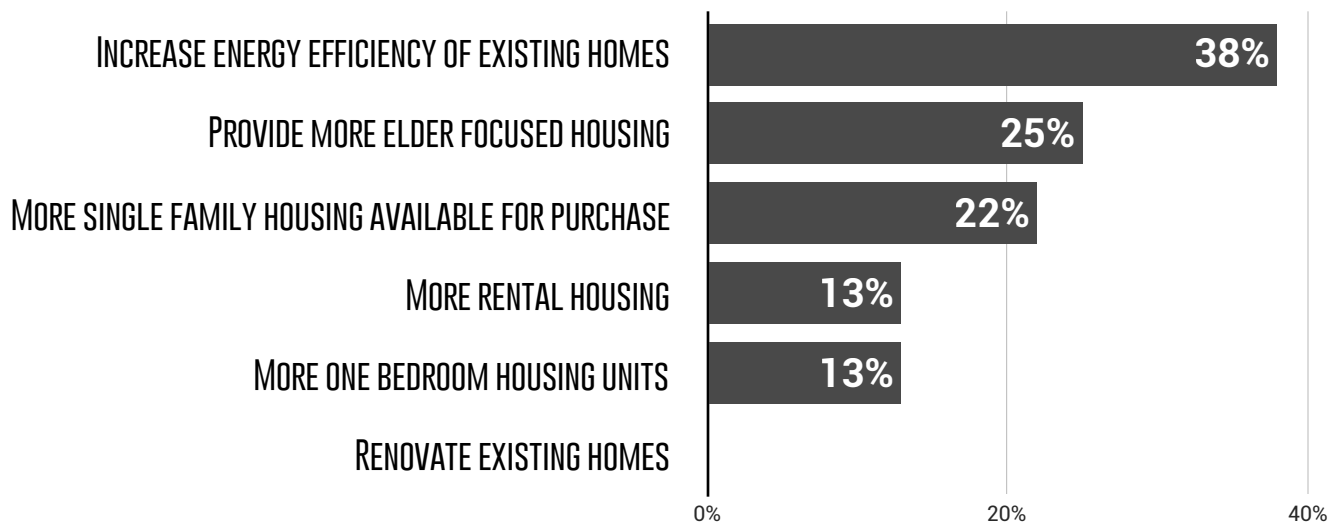
The following table shows a breakdown of responses to these questions and responses.

HOW IMPORTANT ARE THE FOLLOWING TRIBAL

Answer Options	High level demand/ need	Medium level demand/ need	Low level demand/ need	No need or demand at this time	We need less of this
Make current homes more energy efficient, reducing energy costs	60%	30%	10%	0%	0%
Existing home renovations: Improve quality of existing home	60%	20%	20%	0%	0%
More affordable housing	60%	20%	10%	10%	0%
More rental units	56%	11%	22%	11%	0%
Assisted living senior housing	50%	30%	20%	0%	0%
More 2-3 bedroom units/ homes	44%	11%	22%	22%	0%
More 4+ bedroom units/ homes	44%	0%	11%	33%	11%
More one bedroom units/ homes	40%	30%	20%	10%	0%
More housing that seniors can afford to live in	40%	20%	30%	10%	0%
More single family homes	40%	20%	0%	40%	0%
Make home sites available to build homes on	40%	10%	40%	10%	0%
More senior housing: multi-unit buildings	30%	20%	30%	20%	0%
More senior housing: smaller units like condos or cottages	30%	10%	50%	10%	0%
More short term/seasonal housing	25%	13%	38%	25%	0%
More duplexes and apartments	22%	33%	0%	33%	11%

OF THE FOLLOWING, WHAT IS THE MOST IMPORTANT TRIBAL PRIORITY FOR HOUSING IMPROVEMENTS?

Respondents ranking the following as their top priority



Answer Options	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6
Increase energy efficiency of existing homes	38%	13%	13%	25%	0%	13%
More rental housing	13%	13%	50%	0%	13%	13%
More single family housing available for purchase	22%	22%	0%	33%	0%	22%
Renovate existing homes	0%	50%	13%	13%	0%	25%
Provide more elder focused housing	25%	0%	13%	13%	50%	0%
More one bedroom housing units	13%	0%	13%	13%	38%	25%

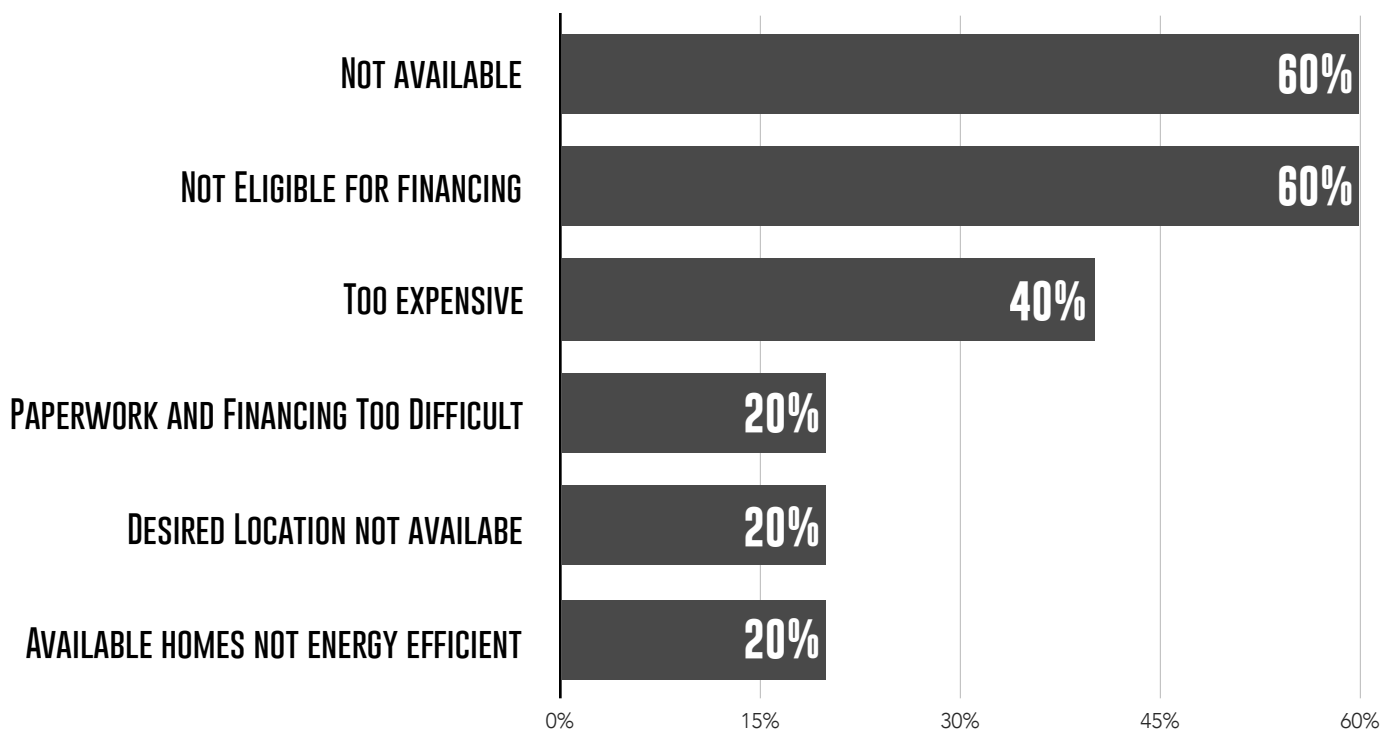
When asked to rank the importance of six possible answers, 38% of Kasaan respondents identified *increasing energy efficiency of existing homes* as their highest priority. *Provide more elder focused housing* received the second greatest amount of top priority rankings, at 25%. Half of respondents ranked *renovate existing homes* as their second ranked choice.

Kasaan was the only THRHA community to rank **increase the energy efficiency of their existing homes** as the top ranked priority.

HOUSEHOLD MEMBERS THAT WOULD PREFER TO OWN A HOME BUT DO NOT

Would you, or any member of your household, prefer to own a home but do not?	Response Percent
Yes	33%
No	56%
Maybe	11%

If you, or household members living in your housing unit, would prefer to own a home but do not, what are the obstacles? (mark all that apply)

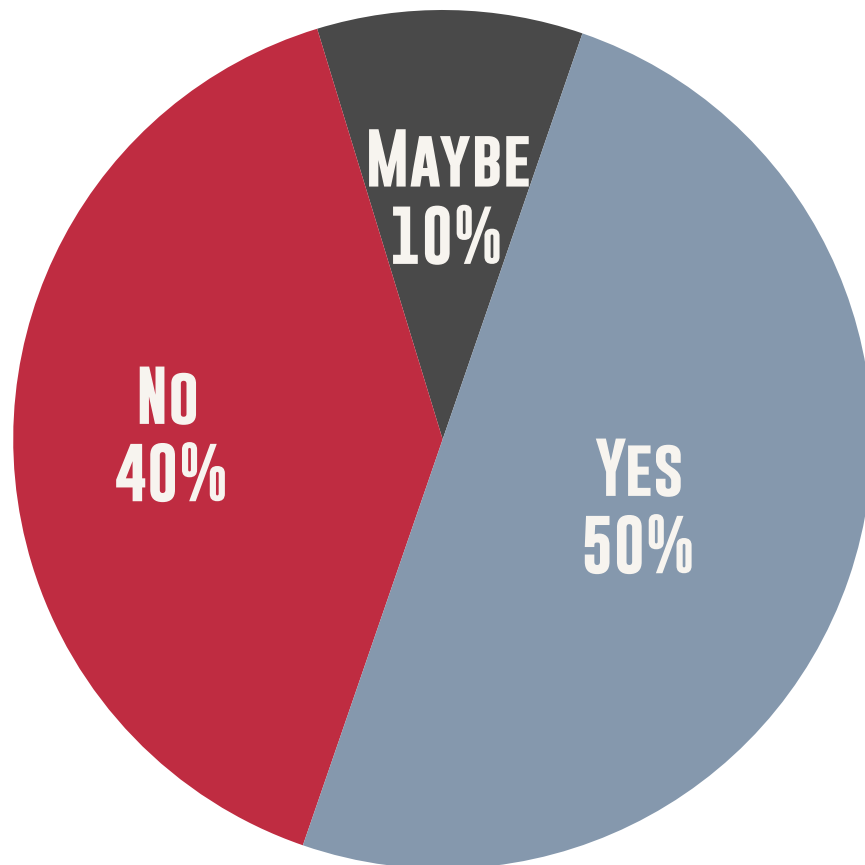


How much would you/they be willing to pay each month for housing ownership (excluding home heating costs, electricity, water, and sewer)?

Willing to pay = **\$812/month**

One-third of households responding noted that they have member who would prefer to be in their own home. The top barriers to this included a general lack of availability (60%), and a lack of eligibility for financing (60%). Kasaan tribal members would be willing to spend \$812 per month for their own housing.

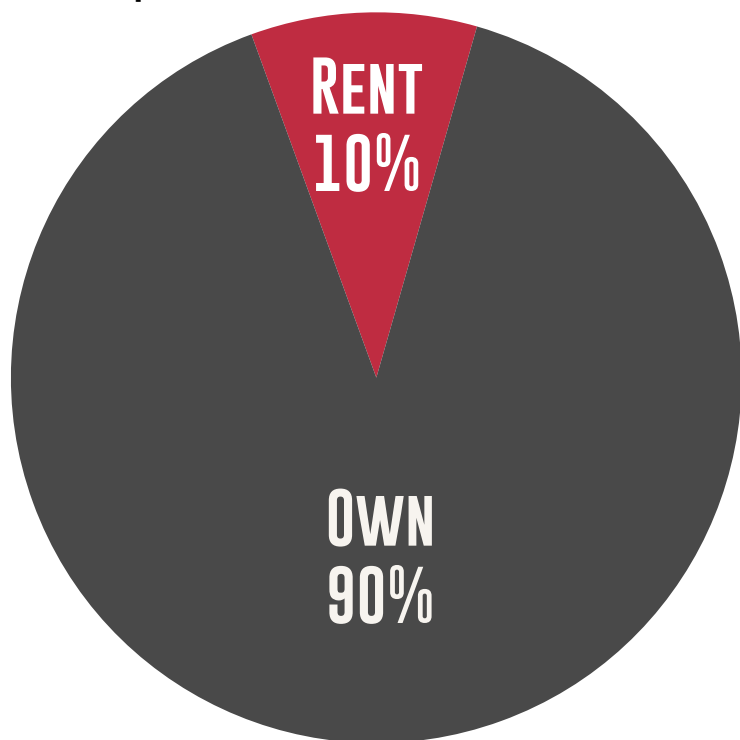
WOULD YOU BE WILLING TO LIVE IN A SMALL HOME (600-800 SQ FT) OR UNIT IF IT WAS MORE AFFORDABLE?



When asked, half of Kasaan tribal members surveyed said that they would be willing to live in a small (up to 800 square foot home) in order to cut costs. Another 40% said they would not.

REGARDLESS OF YOUR HOUSING SITUATION NOW, WOULD YOU PREFER TO RENT OR OWN?

I would prefer to:



Half of respondents in this survey currently own their own home, but another 40% (for a total of 90%) said they would prefer to own their own home rather than rent.

ADDITIONAL FINDINGS

What type of housing program are you most interested in, either now or in the future?

Answer Options	Response Count
Access to funding to help renovate my home.	4
Homebuyer assistance, such as a home loan, down payment assistance, or help with saving to buy a home.	2
I am not interested in a housing program at this time.	2
A rental unit to move into.	1
I have land and need access to a loan to build my own home.	1
I would like to participate in a "sweat equity" housing program, where I help build my home.	1
Financial literacy program.	0
Home maintenance education program.	0

Do you own land in your community?

Answer Options	Response Percent
Yes, and I would like to build a home on that land.	50%
Yes, but I'm not interested in building a home on my land.	20%
No	30%
Other	0%

Do you currently reside in a home managed by Tlingit Haida Regional Housing Authority?

Answer Options	Response Percent
Yes	10%
No	90%
Not Sure	0%

How many bedrooms are in your house?

Average Number of Bedrooms
= 1.6

HOW WOULD YOU DESCRIBE THE MOST CRITICAL HOUSING NEEDS AND ISSUES IN YOUR COMMUNITY?

- Housing for non natives
- More family 3-4 bedroom homes
- More multi-family units, as well as a proper playground for existing families.
- Need more affordable 3-4 bedroom homes to rent to buy
- Septic and water are the most critical housing needs.
- We need more one/two bedroom apartments for single people

IS THERE ANYTHING ELSE YOU WOULD LIKE TO LET THE TLINGIT HAIDA REGIONAL HOUSING AUTHORITY KNOW?

- THRHA has done remarkable work in Kasaan throughout the years; Kasaan wouldn't be what we are today without THRHA.
- I'm concerned about the rate tenants are being charged. Same rate for 2-bedroom and 3-bedroom units. Formula for charging rent doesn't seem fair. Questioning the process. Needs to be more affordable housing.
- We need more one/two bedrooms
- You're awesome